

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Darnell Fletcher
Lisa Fletcher
Debtor(s)

Case No. 16 B 01819

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2016.
- 2) The plan was confirmed on 06/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/18/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/11/2016.
- 5) The case was Dismissed on 11/29/2016.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,685.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$7,685.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,369.14
Court Costs	\$0.00
Trustee Expenses & Compensation	\$307.40
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,676.54**

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI COLLECTION	Unsecured	327.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	2,106.00	2,106.85	2,106.85	0.00	0.00
Arnold Scott Harris PC	Unsecured	505.00	NA	NA	0.00	0.00
Capital Management Svc	Unsecured	838.00	NA	NA	0.00	0.00
Capital Management Svc	Unsecured	818.00	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	9,700.00	2,910.28	2,910.28	0.00	0.00
Capital One Auto Finance	Unsecured	NA	5.93	5.93	0.00	0.00
Capital One Auto Finance	Secured	16,000.00	16,495.93	16,490.00	3,107.23	216.00
Carson Smithfield, LLC	Unsecured	1,194.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	455.00	514.86	514.86	0.00	0.00
Cavalry SPV I LLC Assignee of Capital O	Unsecured	0.00	453.98	453.98	0.00	0.00
Convergent Outsourcing Inc	Unsecured	1,885.00	NA	NA	0.00	0.00
Convergent Outsourcing Inc	Unsecured	506.00	NA	NA	0.00	0.00
Convergent Outsourcing Inc	Unsecured	140.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Unsecured	0.00	NA	NA	0.00	0.00
Credit Acceptance Corp	Secured	7,900.00	7,683.76	4,525.00	1,206.95	56.17
Credit Acceptance Corp	Unsecured	NA	3,158.76	3,158.76	0.00	0.00
DeVry Education Group	Unsecured	0.00	2,261.00	2,261.00	0.00	0.00
Enhanced Recovery Corp	Unsecured	350.00	NA	NA	0.00	0.00
FedLoan Servicing	Unsecured	10,500.00	NA	NA	0.00	0.00
First Nat'l Collection Bureau	Unsecured	660.00	NA	NA	0.00	0.00
Geico	Unsecured	865.00	NA	NA	0.00	0.00
Illinois Dept Of Healthcare And Family	Priority	10,300.00	10,307.68	10,307.68	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	4,700.00	1,360.14	1,360.14	0.00	0.00
Illinois Dept of Revenue 0414	Priority	0.00	3,347.71	3,347.71	0.00	0.00
Illinois Tollway	Unsecured	23,776.00	7,495.80	7,495.80	0.00	0.00
Internal Revenue Service	Priority	0.00	13,921.26	13,921.26	0.00	0.00
Internal Revenue Service	Unsecured	14,000.00	5,645.13	5,645.13	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	400.00	598.63	598.63	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	535.42	535.42	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	524.23	524.23	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Jefferson Capital Systems LLC	Unsecured	0.00	881.61	881.61	0.00	0.00
Loyola Univ Health System	Unsecured	95.00	NA	NA	0.00	0.00
Loyola University Medical Center	Unsecured	424.00	670.68	670.68	0.00	0.00
Mary Kay Inc.	Unsecured	85.00	NA	NA	0.00	0.00
Municipal Collection Services	Unsecured	200.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	1,145.00	NA	NA	0.00	0.00
Northland Group	Unsecured	0.00	NA	NA	0.00	0.00
Ocwen Home Loans	Secured	236,000.00	0.00	0.00	0.00	0.00
Ocwen Loan Servicing LLC	Secured	8,150.00	0.00	8,150.00	0.00	0.00
Portfolio Recovery Associates	Unsecured	780.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	361.00	359.12	359.12	0.00	0.00
Resurgent Capital Services	Unsecured	500.00	435.57	435.57	0.00	0.00
Stellar Recovery	Unsecured	383.00	NA	NA	0.00	0.00
Titlemax Of Illinois Inc d/b/a TitleMax	Secured	2,460.00	3,404.82	2,460.00	385.01	37.10
Titlemax Of Illinois Inc d/b/a TitleMax	Unsecured	0.00	944.82	944.82	0.00	0.00
Total Home Health	Unsecured	32.00	NA	NA	0.00	0.00
Transworld Systems	Unsecured	213.00	NA	NA	0.00	0.00
Transworld Systems Inc	Unsecured	0.00	NA	NA	0.00	0.00
U.S Dept Education	Unsecured	10,300.00	NA	NA	0.00	0.00
Walther Lutheran High School	Unsecured	200.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$8,150.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,475.00	\$4,699.19	\$309.27
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,625.00	\$4,699.19	\$309.27
Priority Unsecured Payments:			
Domestic Support Arrearage	\$10,307.68	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,268.97	\$0.00	\$0.00
TOTAL PRIORITY:	\$27,576.65	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,862.81	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,676.54</u>
Disbursements to Creditors	<u>\$5,008.46</u>

TOTAL DISBURSEMENTS : **\$7,685.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.